



SUBWAY® APPROVED LENDERS COMPARISON CHART FOR THE UNITED STATES

| | Ascentium Capital, LLC | JenCas Financial, Inc. | IPC Franchisee Financing |
|---|---|---|---|
| Financing to new owners for start ups | Yes (see special note below) | Yes (see special note below) | Yes |
| Financing to new owners purchasing an existing location | Yes (see special note below) | Yes | Yes |
| Restaurant experience required of new owners | Preferred | No / Preferred | Preferred |
| Special Note | Some start-ups however, they have to be a part of another franchise system or own another business – gas station, c-store, etc. | Industry experience and outside income is preferred for new franchisees. JenCas Financial has provided financing to SUBWAY® Franchisees since 1994 and specialized in finance solutions for existing SUBWAY® franchisees for new store development, acquisitions, remodels, relocations and refinancing of existing business loans. | IPC is an independent SUBWAY® franchisee-owned and operated purchasing cooperative. IPC negotiates the lowest cost of goods and services to SUBWAY® restaurants. IPC Franchisee Financing works with direct lenders on the franchisees behalf to get the lowest cost of capital and is the franchisee advocate to help you understand all the terms and conditions. This is a FREE service for SUBWAY® franchisees. |
| Interest rates | Vary with term | Vary with term | Vary with term |
| Required credit score | 650+ | 650+ (existing franchisees) 700+ (SUBWAY® restaurant managers and new franchisees) | 650+ |
| Net worth required for new owners | No set requirement | No set requirement | No set Requirement |
| Required liquid cash for new owners purchasing a franchise | No set requirement | No set requirement | Based on credit and terms |
| Required income of new owners | No set requirement | No set requirement | No set requirement |
| Financing available in Canada | No | No | Yes |
| Financing Range | 10,000 – 1,000,000 | \$10,000 - \$1,000,000 | Based on transaction |
| Contact Information | Ascentium Capital, LLC Contact: David Cuccolo Phone: (281) 902-1934 Email: davidcuccolo@ascentiumcapital.com website: Ascentiumcapital.com | JenCas Financial, Inc. Contact: Mark York ext. 112 Jason Peterson ext. 113 Phone (877) 953-6227 Fax (501) 851-1449 email: info@jencas.com website: www.jencas.com | IPC Franchisee Financing Must be preapproved by the Development Agent before an applicant can contact IPC Franchisee Financing. Contact your Development Agent and they will provide you with IPC Franchisee Financing contact information. |

You are under no obligation to use SUBWAY's equipment leasing program, IPC Franchisee Finance or approved financing companies in securing financing. The IPC has streamlined the SBA process with national preferred SBA lenders with loan approvals in as little as 2 -3 weeks.